



Please type a plus sign (+) inside this box



PTO/SB/21 (6-98)

Approved for use through 09/30/2000. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FORM (to be used for all correspondence after initial filing)		Application Number	09/612,789
		Filing Date	July 10, 2000
		First Named Inventor	Satyan G. Pitroda
		Group Art Unit	2745
		Examiner Name	
Total Number of Pages in This Submission	12	Attorney Docket Number	2683-79382

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notices, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Return Receipt Postcard <input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below): <div>Form PTO-1449 - (6 pages), with copies of 47 listed references.</div>
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

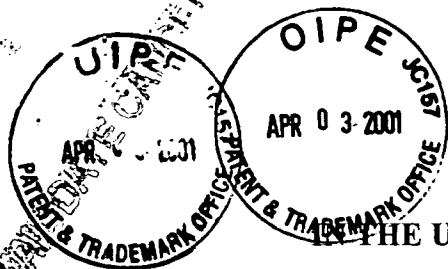
Firm or Individual Name	Walter J. Kawula, Jr., Esq. WELSH & KATZ, LTD.		
Signature			
Date	3/30/2001		

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope Addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date: March 30, 2001			
Typed or Printed Name	Walter J. Kawula, Jr., Esq.		
Signature		Date	March 30, 2001

+ Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Office, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /TT/



- PATENT APPLICATION -
- Attorney Docket No. 2683/79382 -

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Applicant: Satyan G. Pitroda

Serial No.: 09/612,789

Filed: July 10, 2000

Title: SYSTEM FOR DISTRIBUTION
AND USE OF VIRTUAL STORED
VALUE CARDS

Examiner:

Art Unit: 2745

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on the date below.

Walter J. Howard
(Signature)

3/30/2001
(Date)

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. §1.97-98 and in accordance with the duty of disclosure under 37 C.F.R. §1.56, Applicant submits the following documents (copies enclosed and listed on enclosed Form PTO-1449) to the Examiner so that they may be considered and made of record in the above-referenced application.

U.S. PATENTS

<u>U.S. Patent No.</u>	<u>Date of Issue</u>	<u>Patentee (s)</u>
Re.28,081	07/1974	Travioli
4,305,059	12/1981	Benton
4,341,951	07/1982	Benton
4,454,414	06/1984	Benton
4,491,725	01/1985	Prichard
4,523,087	06/1985	Benton
4,575,621	03/1986	Dreifus
4,634,845	01/1987	Hale et al.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /TT/



Attorney Docket No. 2683/79382

4,650,981	03/1987	Foletta
4,689,478	08/1987	Hale et al.
4,692,601	09/1987	Nakano
4,705,211	11/1987	Honda et al.
4,739,295	04/1988	Hayashi et al.
4,799,156	01/1989	Shavit et al.
4,833,595	05/1989	Iijima
4,837,422	06/1989	Detloff et al.
4,849,613	07/1989	Eisele
4,849,614	07/1989	Watanabe et al.
4,858,121	08/1989	Barber et al.
4,891,506	01/1990	Yoshimatsu
4,910,774	03/1990	Barakat
4,910,775	03/1990	Yves et al.
4,918,631	04/1990	Hara et al.
4,928,001	05/1990	Masada
4,973,828	11/1990	Naruse et al.
4,983,816	01/1991	Iijima
5,015,830	05/1991	Masuzawa et al.
5,017,766	05/1991	Tamada et al.
5,023,908	06/1991	Weiss
5,055,662	10/1991	Hasegawa
5,055,968	10/1991	Nishi et al.
5,068,521	11/1991	Yamaguchi
5,150,420	09/1992	Haraguchi
5,153,842	10/1992	Dlugos, Sr. et al
5,157,247	10/1992	Takahira
5,168,151	12/1992	Nara
5,189,287	02/1993	Parienti
5,218,188	05/1993	Hanson
5,276,311	01/1994	Hennige
5,301,105	04/1994	Cummings, Jr.
5,590,038	12/1996	Pitroda
5,715,314	02/1998	Payne et al.
5,717,923	02/1998	Dedrick
5,842,178	11/1998	Giovannoli
5,852,809	12/1998	Abel et al.
5,884,271	03/1999	Pitroda
5,899,980	05/1999	Wilf et al.

U.K. PATENT APPLICATION

GB 2,255,934A

11/25/1992

Williams



OTHER DOCUMENTS

Sprint Priority Goldsm Newsletter, March 11, 1994, - "the Voice FØNCARDsm", 1994 Sprint Communications Company L.P. (2 pages.).

PC Magazine - March 29, 1994, TRENDS, Trends & Technology Shaping the Personal Computer Market, "The PC in Your Wallet", publication (1 page).

Business Life Magazine, December/January 1994/95, "The Era of the Smart Card", publication (4 pages).

Mondex Magazine - The World of Mondex Global Electronic Cash, Summer 1996, "What's up doc? - The smart way to pay for infotainment", publication (3 pages).

"SmartTVtm ", 3/1/97 (four pages plus cover page).

CyberCash Microsoft CPC Wallet, August 3, 1999 - "What is the Microsoft Wallet?" - Internet publication (2 pages) - <http://www.cybercash.com/ms/coincpc/description.html>.

Ilium Software's eWallet - "eWallettm" All your Important Information Secure, Convenient, Centralized Handheld, Palmsize and Desktop PCs - July 26, 1999, Internet publication (3 pages) - <http://www.iliumsoft.com/wallet.htm>.

Ilium Software's KeepTrack for Windows CE - "Keep Track" - Version 2.0: Many New Features Credit, Debit, ATM card transactions - Handheld, Palmsize and Desktop PCs, July 26, 1999 Internet publication (3 pages) - <http://www.iliumsoft.com/keeptrk.htm>.

Ilium Software: Handheld Software for Windows CE - "Ilium Software - Simple Software for a Simpler Life", July 26, 1999, Internet publication (4 pages)- <http://www.iliumsoft.com/about.htm>.

Ilium Software Products - Product Information - July 26, 1999, Internet publication (2 pages) - <http://www.iliumsoft.com/products.htm>.

Q*Wallet - Electronic Wallet for Windows 95/98/NT - "Q*Wallet Home", July 26, 1999, Internet publication (2 pages) - <http://www.qwallet.com/index.shtml>.

Q*Wallet Screenshots - Electronic Wallet for Windows 95/98/NT - "Q*Wallet Screenshots", July 26, 1999, Internet publication (3 pages) - <http://www.qwallet.com/screens.shtml>.

Welcome To EntryPoint - "Welcome to entryptoint !" - "PointCast + Ewallet = entryptointtm", September 22, 1999, Internet publication (15 pages) - <http://www.entryptoint.com/>.

PALM WARS - "3COM tries to solve its palm problem" - "The creators of the Palm launch a new device, and 3Com fights back" by Daniel Roth. FORTUNE, pgs. 111-112, Oct. 11, 1999 (2 pages).

NOKIA - "Next Up for Cell Phones: Weaving A Wireless Web" by Janet Guyon. FORTUNE, pgs. 61-66, October 25, 1999 (6 pages).

~~"Undated Brochure - Geneva - nOw" Hewlett Packard Tribune De Geneva, (2 pages).~~

~~TOSHIBA - Mobile Multimedia "TEGACKY PM T101 - Touch Pen Entry PHS Phone" - (1 pg.).~~

~~Publication Unknown Technology "SMALL IS BEAUTIFUL" (3 pages).~~

Documents including a reference to a universal resource locator address ("http://") were electronically available at the indicated address on the indicated date. No representation is made as to whether these documents are "printed publications." Also, no representation is made as to when the documents were first made available at the indicated addresses.

Applicant respectfully requests that the Examiner consider the above-listed patents and other documents in the examination of this application and list these references of record in the application.

Respectfully submitted,

WELSH & KATZ, LTD.



By Walter J. Kawula, Jr.

Registration No.: 39,724
Attorney for Applicant

March 30, 2001

WELSH & KATZ, LTD.
120 South Riverside Plaza
22nd Floor
Chicago, Illinois 60606
Telephone (312) 655-1500
Facsimile (312) 655-1501